

UNITED STATES BANKRUPTCY COURT
Salem DISTRICT OF New York

In re Anthony Martucci
Debtor

Case No. 13-12094
Reporting Period: December 2013
Social Security # 21889
(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor



Date 2/14/14

Signature of Joint Debtor

Date _____

Tucci's Nails Spa
Profit & Loss
December 2013

	<u>Total</u>
Income	
Gross Receipts	5,840.00
Personal Reimbursement	-63.00
Sales	45,241.90
Total Income	<u>\$51,018.90</u>
Gross Profit	<u>\$51,018.90</u>
Expenses	
Advertising	945.44
Auto	52.71
Bank Charges	868.85
Commissions & fees	35.00
Insurance	29.99
Meals and Entertainment	1,070.95
Office Expenses	1,029.36
Other General and Admin Expenses	901.33
Payroll	30,832.22
Rent or Lease	4,815.00
Repair & Maintenance	290.00
Shipping and delivery expense	80.84
Supplies	1,679.03
Travel	1,361.49
Fuel	61.22
Total Travel	<u>1,422.71</u>
Uncategorized Expense	2,427.54
Utilities	486.90
Total Expenses	<u>\$46,967.87</u>
Net Operating Income	<u>\$4,051.03</u>
Net Income	<u><u>\$4,051.03</u></u>

Saturday, Feb 15, 2014 04:23:48 PM PST GMT-5 - Accrual Basis

This report was created using QuickBooks Online Simple Start.



HUDSON VALLEY BANK
21 Scarsdale Road | Yonkers, NY 10707

914-961-6100
www.hudsonvalleybank.com

865

9

ANTHONY MARTUCCI
336 BARRETTO ST
BRONX NY 10474

STATEMENT DATE: 12-31-13

BASIC CHECKING		Account	
ACCOUNT SUMMARY			
Previous Balance	11-30-13		\$8.00
+Deposits/Credits			\$0.00
-Checks/Debits/Fees			\$0.00
-Service Charge/Stop Fees			\$3.00
Current Balance			\$5.00
Days in Statement Period			31
TRANSACTION DETAIL			
DATE	ACTIVITY DESCRIPTION	DEBITS	CREDITS
12-31	Monthly Maint Svc Chg	\$3.00	
DAILY BALANCE SUMMARY			
Date	Balance	Date	Balance
11-30	\$8.00	12-31	\$5.00
OVERDRAFT SUMMARY			
		This Period	Year-to-Date
Total returned item fees		\$0.00	\$0.00
Total overdraft fees		\$0.00	\$0.00

Pg 4 of 4
CHECKING ACCOUNT STATEMENT RECONCILIATION

HOW TO BALANCE YOUR CHECKING STATEMENT	
1. Add to your check register any interest earned shown on this statement.	
2. Subtract from your check register any service charges shown on this statement that you have not already recorded.	
3. Enter ending balance from the front of Statement.	\$
4. Enter deposits or other credits recorded in your register but not shown on this statement.	\$
5. Add the total of items 3 and 4 above.	\$
6. Enter the total of checks, withdrawals, service fees (if any), and automatic payments entered in your check register but not shown on this or previous statements.	\$
7. Subtract item 6 and item 5 above. This should be the balance shown in your checkbook register.	\$

Outstanding Checks or Withdrawals Not Yet Charged to Account	
Check No.	Check Amount
← Total	

If your account does not balance

If this balance does not agree with the balance in your checkbook register:

- Make sure all amounts recorded for checks and other payments are correct.
- Make sure the amounts recorded for deposits are correct.
- Make sure you have deducted all checks from your balance.
- Make sure you have deducted all charges from your balance.
- Check for errors in addition or subtraction.

If you need additional help balancing your account, please contact a customer service representative at the office nearest you.

PLEASE PROMPTLY EXAMINE YOUR STATEMENT

If you determine that an item contains an alteration, forgery, unauthorized signature, unauthorized transaction or any other posting error, you must notify us promptly. We must hear from you no later than sixty (60) days from the date we sent or made available the statement to you. If you fail to satisfy this requirement, (1) you cannot assert against the bank a claim for any of these disputed transactions, and (2) you cannot assert a claim against the bank for any item initiated by the same wrongdoer paid by us after the period of time mentioned above expires, but before you notify us. After sixty (60) calendar days, you cannot assert any claim against the bank, regardless to whether we exercised ordinary care and the loss for any forgery, alteration or unauthorized transaction will be entirely yours.

IMPORTANT INFORMATION REGARDING BASIC BANKING ACCOUNTS

The maximum number of withdrawal transactions (checks, as well as Hudson Valley Bank ATM/DEBIT Card and Automated Clearing House payment transactions) permitted on BASIC BANKING Accounts without the imposition of additional fees during each monthly statement cycle is eight (8). An additional fee will be assessed for each withdrawal transaction in excess of eight (8), which will be deducted from your account on the date that your statement is cycled. Refer to the Personal Fee Schedule and Schedule of Additional Fees for all associated fees. A withdrawal shall be deemed to be made when recorded on the books of Hudson Valley Bank which is not necessarily the date you initiated the transaction.

WITHDRAWALS AT ATMS NOT OPERATED BY HUDSON VALLEY BANK

If you use the ATM/Debit Card supplied with your BASIC BANKING ACCOUNT to make withdrawals at an ATM not operated by Hudson Valley Bank, a fee will be charged for each withdrawal. In addition, there will be a charge for each POS/Debit transaction. Refer to the Personal Fee Schedule and Schedule of Additional Fees for all associated fees.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

Telephone or write us (the telephone number and address are shown on the front page of this statement) as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on this statement or receipt. We must hear from you no later than sixty (60) days from the date we sent or made available the statement to you on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation.

VERIFICATION OF PRE-AUTHORIZED TRANSFERS

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number listed on the front page of this statement to find out if the deposit has been made.

